



PTO/SB/21 (09-04)

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

**TRANSMITTAL
FORM**

(to be used for all correspondence after initial filing)

Total Number of Pages in This Submission

7

Application Number

09/888,222

Filing Date

June 22, 2001

First Named Inventor

Samuel Yin Lun Pun

Art Unit

2654

Examiner Name

Angela A. Armstrong

Attorney Docket Number

P-2177

ENCLOSURES (Check all that apply)

Fee Transmittal Form

Fee Attached Ck no. 1037
ISR

Amendment/Reply



After Final



Affidavits/declaration(s)



Extension of Time Request



Express Abandonment Request



Information Disclosure Statement

Certified Copy of Priority
Document(s)Reply to Missing Parts/
Incomplete ApplicationReply to Missing Parts
under 37 CFR 1.52 or 1.53

Drawing(s)



Licensing-related Papers



Petition

Petition to Convert to a
Provisional Application

Power of Attorney, Revocation



Change of Correspondence Address



Terminal Disclaimer



Request for Refund



CD, Number of CD(s) _____



Landscape Table on CD

Remarks



After Allowance Communication to TC

Appeal Communication to Board
of Appeals and InterferencesAppeal Communication to TC
(Appeal Notice, Brief, Reply Brief)

Proprietary Information



Status Letter

Other Enclosure(s) (please identify
below):

1. Return Postcard.

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name

Ivey, Smith and Ramirez

Signature

Printed name

James D. Ivey

Date

March 17, 2005

Reg. No.

37,016

CERTIFICATE OF TRANSMISSION/MAILING

I hereby certify that this correspondence is being transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below:

Signature

Typed or printed name

James D. Ivey

Date

March 17, 2005

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.



Patent Application S/N: 09/888,222

Attorney Docket No.: P-2177

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In the Patent Application of:		Samuel Yin Lun Pun et al.	
Serial Number:	09/888,222	Art Unit:	2654
Filed:	June 22, 2001	Examiner:	Angela A. Armstrong
For Title:	SECURE FINANCIAL TRANSACTIONS THROUGH A COMPUTER NETWORK		

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

March 17, 2005

I, JAMES D. IVEY, certify that this paper and the enclosed: PTO/SB/21 Transmittal Form, and Terminal Disclaimer, and return postcard are being submitted to the U.S. Postal Service with sufficient postage for First Class Mail to Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on March 17, 2005.


James D. Ivey, Reg. No. 37,016

RESPONSE TO OFFICE ACTION

In response to the Office Action dated December 17, 2004, please amend the above-identified application as follows and consider the following remarks: